



Dated: 9/26/2017

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF TENNESSEE**

IN RE:	)	Case No. 3:15-bk-06099
	)	
SANDRA L. TURNER,	)	CHAPTER 11
103 Joshua's Run	)	
Goodlettsville, TN 37072-2333	)	JUDGE MASHBURN
SSN: XXX-XX-6328	)	
	)	
Debtor in Possession.	)	

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**ORDER CONFIRMING DEBTOR'S CHAPTER 11 PLAN**

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The Chapter 11 Plan of Reorganization (the "Plan") with Disclosure Statement filed by Sandra L. Turner (the "Debtor") as amended (Docket #138) came before the Court on September 26, 2017. Evidenced by a Certificate of Mailing, copies of the Disclosure Statement, Plan, Exhibits, Ballots for accepting or rejecting the Plan and deadlines to object were served upon all creditors and parties in interest on June 28, 2017 (Docket #113) along with an Order conditionally approving the Disclosure Statement. Any objection to the Plan or final approval of the Disclosure Statement was resolved by Agreed Order prior to the Confirmation of the Chapter 11 Plan of Reorganization by the Court; and upon the Exhibits submitted at the hearing, the record in this case, the affirmations by the Debtor, without objection, to statements at the hearing, the Court finds and holds as follows:

1. The Disclosure Statement dated May 06, 2017 (Docket #102) is hereby approved and providing adequate information regarding Debtor's Plan pursuant to 11 U.S.C. §1125.
2. Based upon the statements of the Debtor and evidence presented at the confirmation hearing, the Court finds that the Debtor's Plan satisfies all the requirements of 11 U.S.C. §1129(a) except for the voting requirements of 11 U.S.C. §1129(a)(8). In that regard, the Debtor requested confirmation pursuant to 11 U.S.C. §1129(b); regarding the classes of claims that did not vote to accept the Plan. The Court finds that based upon the good faith presented by

the Debtor, and without objection, the treatment of the secured creditors not voting for the Plan is fair and equitable.

3. There was no objection to the Plan by an unsecured creditor. As a result, the Court does not have to find that the Plan satisfies the requirements of 11 U.S.C. §1129(a)(15).
4. Class 4 is the unsecured claims class. The Plan provides for payment of approximately 10% of the allowed unsecured claims in 60 installments starting in month 61. No unsecured claimant voted to reject the Plan.
5. No class voted not to accept the Plan pursuant to 11 U.S.C. §1126 however not all creditor's cast ballots.
6. Pursuant to 11 U.S.C. §1411(a), the provisions of the Plan and this Order shall be binding upon the Debtor and any creditor whether a claim is impaired or the creditor accepted the Plan. Except as provided in the Plan, all creditors or parties in interest and any other entity shall be barred from asserting a claim that arose prior to the Order of Relief. As such parties are enjoined from commencing an action or proceeding against the Debtor or Debtor's property.
7. The Reorganized Debtor shall retain all property of the Debtor and shall be fully vested and remain fully vested in the property.
8. The court, to the extent needed, will retain jurisdiction to implement the Plan.
9. Pursuant to 11 U.S.C. §1145(d)(5) this Order does not discharge the Debtor for any allowed claim until an Order of Discharge is entered upon completion of all payments under the Plan. In this regard, the Debtor may file a final accounting before all payments have been made to unsecured creditors to close the case for the sole purpose of stopping the accrual of fees owed to the U.S. Trustee and may pursuant to the plan file to administratively close the file. The Court shall reopen the Case to determine if all payments have been made to issue an Order of Discharge.
10. All fees payable under 28 U.S.C. §1930 shall be timely paid.

Accordingly, it is hereby ORDERED that the Debtor's Second Amended Plan of Reorganization dated September 26, 2017 is confirmed.

**THIS ORDER WAS SIGNED AND ENTERED ELECTRONICALLY AS INDICATED AT THE  
TOP OF THE FIRST PAGE.**

Approved for entry:

/s/ Mike J. Urquhart

MIKE J. URQUHART      021073  
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**CERTIFICATE OF SERVICE**

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I, Mike J. Urquhart, do hereby certify that the foregoing application motion was mailed, U.S. Mail, First Class postage pre-paid thereon, or by other acceptable means of service to include electronic notice, to the following parties on the date indicated below:

U.S. Trustee  
Suite 318 – Customs House  
701 Broadway  
Nashville, TN 37203

Sandra L. Turner  
103 Joshua's Run  
Goodlettsville, TN 37072

All creditors listed on the Court's Matrix

/s/Mike J. Urquhart

**MIKE J. URQUHART**, Attorney

**DATE:** September 26, 2017

This Order has been electronically signed. The Judge's signature and Court's seal appear at the top of the first page.  
United States Bankruptcy Court.